

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:

**Devon Sherwyn Plentie
3455 Jake White Court
High Point, NC 27265**

**Kelilea Ronell Plentie
3455 Jake White Court
High Point, NC 27265**

SS# xxx-xx-0464

SS# xxx-xx-2333

Debtor(s)

Case No. _____

Chapter 13

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on August 20, 2014 .

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

I. Plan Payments

The plan proposes a payment of **\$1,835.00** per month for a period of **60** months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

II. Administrative Costs

1. Attorney fees.

- ☒ The attorney for the Debtor will be paid the base fee of \$3,700.00. The Attorney has received \$ **700.00** from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.
- ☐ The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

2. Trustee costs.

The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses

III. Priority Claims

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

1. Domestic Support Obligations ("DSO")

- a. ☒ None
- b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

- c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.
- d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
Guilford County Tax Dept.	\$0.00
Internal Revenue Service	\$0.00
NC Department of Revenue	\$2,099.46

IV. Secured Claims

1. Real Property Secured Claims

a. ☐ None

b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
Bank of America Home Loans	Residence and land located at: 3455 Jake White Court High Point, NC 27265 Value based on Guilford County tax value Joint	R	N	\$1,332.44	\$12,800.94	
Slatter Management	Residence and land located at: 3455 Jake White Court High Point, NC 27265 Value based on Guilford County tax value Joint	R	N	\$30.00	\$300.00	

2. Personal Property Secured Claims

a. ☒ None

b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).

3. Collateral to be Released

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
-NONE-	

4. Liens to be Avoided

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

V. Co-Debtor Claims

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

VI. General Unsecured Claims Not Separately Classified

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 0 %.

VII. Executory Contracts/Leases

- a. ☒ None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

VIII. Special Provisions

- a. ☐ None
- b. Other classes of unsecured claims and treatment

c. Other Special Terms

Arrearages will be paid at 0% interest.

Date: August 20, 2014

/s/ Damon Duncan

Damon Duncan

Attorney for the Debtor

Address: **628 Green Valley Rd., Suite 304
Greensboro, NC 27408**

Telephone: **336-856-1234**

State Bar No. **39650**

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**NOTICE TO CREDITORS
AND
PROPOSED PLAN**

Case No. _____

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

**Reid Wilcox
Clerk of Court
U.S. Bankruptcy Court
Middle District of North Carolina
P.O. Box 26100
Greensboro, NC 27402**

**Anita Jo Kinlaw Troxler
Chapter 13 Trustee
Greensboro Division
Post Office Box 1720
Greensboro, NC 27402-1720**

**American Profit Recovery
34405 W. 12 Mile Road
Suite 379
Farmington, MI 48331**

**AT&T
PO Box 537104
Atlanta, GA 30353**

**Bank of America
4161 Piedmont Parkway
Greensboro, NC 27410**

**Bank of America Home Loans
Attn: Officer or Managing Agent
PO Box 15222
Wilmington, DE 19886-5222**

**BBY / CBNA
P.O. Box 6497
Sioux Falls, SD 57117**

**Bernhardt & Strawser
5821 Fairview Rd
Suite 100
Charlotte, NC 28209**

**Best Buy
P.O. Box 6497
Sioux Falls, SD 57117**

**Best Buy / CBNA
P.O. Box 6497
Sioux Falls, SD 57117**

**Bestbuy
P.O. Box 6497
Sioux Falls, SD 57117**

Capital One
P.O. Box 30253
Salt Lake City, UT 84130

Capital One / BSTBY
P.O. Box 30253
Salt Lake City, UT 84130

Chase Bank
P.O. Box 15298
Wilmington, DE 19850

Chase Bank USA
P.O. Box 15298
Wilmington, DE 19850

Citibank, N.A.
Attn: Officer or Managing Agent
399 Park Avenue
New York, NY 10043

CitiBank/Sears
P.O. Box 6283
Sioux Falls, SD 57117

Cone Health
2630 Willard Dairy Road
High Point, NC 27265

Dept. of Education Nelnet
3015 Parker Road
Suite 400
Aurora, CO 80014

Dept. of Education Nelnet
3015 Parker Road
Suite 400
Aurora, CO 80014

Duncan Law LLP
628 Green Valley Rd
Suite 304
Greensboro, NC 27408

Equifax, Inc
Attn: Bankruptcy Notification
P.O. Box 740241
Atlanta, GA 30374

Experian
Attn: Bankruptcy Notification
PO Box 9701
Allen, TX 75013

Guilford County Clerk of Court
P.O. Box 3427
Greensboro, NC 27402

Guilford County Tax Dept.
Attn: Bankruptcy
400 W. Market St.
Greensboro, NC 27401

Higgins Benjamin
101 W Friendly Avenue
Greensboro, NC 27401

Higgins Benjamin
101 W Friendly Avenue
Greensboro, NC 27401

Home Depot
P.O. Box 6497
Sioux Falls, SD 57117

Home Depot Citibank
5821 Fairview Road
Suite 100
Charlotte, NC 28209

Internal Revenue Service
Attn: Bankruptcy Unit
P.O. Box 7346
Philadelphia, PA 19114

Keyspan Long Island
300 Erie Boulevard W.
Syracuse, NY 13202

Kohl's / Capital One
P.O. Box 3115
Milwaukee, WI 53201

Kohl's Charge
P.O. Box 3115
Milwaukee, WI 53201

Macy's
P.O. Box 17759
Clearwater, FL 33762

Macy's
P.O. Box 17759
Clearwater, FL 33762

Midland Funding / GE Capital Retail Bank
8875 Aero Drive
Suite 200
San Diego, CA 92123

Midland Funding / T Mobile
8875 Aero Drive
Suite 200
San Diego, CA 92123

Midland Funding / Webbank
8875 Aero Drive
Suite 200
San Diego, CA 92123

Midland Funding LLC
8875 Aero Drive
Suite 200
San Diego, CA 92123

Mohela / Dept. of Education
633 Spirit Drive
Chesterfield, MO 63005

Mohela / Dept. of Education
633 Spirit Drive
Chesterfield, MO 63005

NC Department of Revenue
Attn: Bankruptcy Dept.
Post Office Box 25000
Raleigh, NC 27640

Paragon Revenue Group
P.O. Box 127
Concord, NC 28026

Regional Finance
2108 N. Centennial Street
Suite 114
High Point, NC 27262

SCA Collections / Greensboro Pathology
P.O. Box 876
Greenville, NC 27835

Sears / CBNA
P.O. Box 6282
Sioux Falls, SD 57117

Sears / CBNA
P.O. Box 6282
Sioux Falls, SD 57117

Sears / CBNA
P.O. Box 6282
Sioux Falls, SD 57117

Slatter Management
Attn: Officer or Managing Agent
4125 Walker Ave.
Greensboro, NC 27407

Stellar Recovery Inc. / Dish Network
1327 Highway 2 W.
Suite 100
Kalispell, MT 59901

Stern & Associates
P.O. Box 14899
Greensboro, NC 27415

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P.O. Box 14899
Greensboro, NC 27415

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P.O. Box 14899
Greensboro, NC 27415

SYNCB / Walmart
P.O. Box 965024
Orlando, FL 32896

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P.O. Box 965024
Orlando, FL 32896

The Bureaus, Inc. / Capital One Retail
1717 Central Street
Evanston, IL 60201

Tonya B. Urps
Bernhardt & Strawser PA
5821 Fairview Rd, Ste 100
Charlotte, NC 28209

TransUnion
Attn: Bankruptcy Notification
P.O. Box 1000
Crum Lynne, PA 19022

United Consumer
865 Bassett Road
Westlake, OH 44145

United Consumer Financial
865 Bassett Road
Westlake, OH 44145

Wake Forest Baptist Health
PO Box 751727
Charlotte, NC 28275

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Wake Forest Baptist Medical
1 Medical Center Boulevard
Winston Salem, NC 27103

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Webbank / Fingerhut
6250 Ridgewood Road
Saint Cloud, MN 56303

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Saint Cloud, MN 56303

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Saint Cloud, MN 56303

Webbank / Fingerhut / Midland Funding
6250 Ridgewood Road
Saint Cloud, MN 56303

Date: August 20, 2014

/s/ Damon Duncan
Damon Duncan